

Information to identify the case:

Debtor 1	<u>William Vanderslice</u>	Social Security number or ITIN	xxx-xx-1868
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carol Vanderslice</u>	Social Security number or ITIN	xxx-xx-5658
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-14928-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Vanderslice

Carol Vanderslice

11/21/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 William Vanderslice
 Carol Vanderslice
 Debtors

Case No. 14-14928-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 32

Date Rcvd: Nov 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018.

db/jdb
 aty +William Vanderslice, Carol Vanderslice, 30 Delaware Avenue, Pennsville, NJ 08070-1704
 Paul V. Buonaguro, Division of Law, RJ Hughes Justice Complex, 25 Market St.,
 PO Box 106, Trenton, NJ 08625-0106
 cr +Division of Taxation, State of New Jersey, P.O. Box 245, Trenton, NJ 08695-0245
 514635363 Anesthesia Services PA, PO Box 827909, Philadelphia, PA 19182-7909
 514635368 Capitoll Credit Services, c/o Advanced Collections Inc, PO Box 6031,
 Clifton, NJ 07015-6031
 514635370 Christiana Care, c/o Revenue Collect, PO Box 2103, Mechanicsburg, PA 17055-2103
 514635369 Christiana Care, PO Box 101928 Dept 2491, Birmingham, AL 35210-6928
 514635371 Christiana Care Health Services, PO Box 438, Malvern, PA 19355-0438
 514635372 Christiana Care Physicians, c/o BYL Collection Services LLC, PO Box 569,
 Malvern, PA 19355-0569
 514635373 Columbia House, c/o Torres Credit Services Inc, PO Box 189, Carlisle, PA 17013-0189
 514635375 #Danbury Mint, c/o Unviersal Fidelity LP, Attn John Jackson, PO Box 941911,
 Houston, TX 77094-8911
 514635377 +Glasgow Surgery Cntr, c/o Byron & Davis CCCC Inc, 601 Philadelphia Pike,
 Wilmington, DE 19809-2549
 514875058 +MidFirst Bank, Attn: Bankruptcy Dept., 999 NW Grand Boulevard,
 Oklahoma City, OK 73118-6051
 514635379 MidFirst Bank, c/o Zucker Goldberg & Ackerman LLC, 200 Sheffield Street Ste 101,
 PO Box 1024, Mountainside, NJ 07092-0024
 514873059 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 514635380 MidFirst Bank, c/o Midland Mortgage Division, PO Box 26648, Oklahoma City, OK 73126-0648
 514635382 Omega Imaging Assoc, 1601 Milltown Road Ste 13, Wilmington, DE 19808-4084
 514635383 +Panzer Dermatology & Cosmetic Surgery, 537 Stanton Christiana Road, Newark, DE 19713-2148
 514635384 Professional Account Services Inc, PO Box 188, Brentwood, TN 37024-0188
 514862829 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695-0245)
 514635385 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2018 00:12:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 22 2018 00:12:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514635362 E-mail/Text: mmrgbkb@miramedrg.com Nov 22 2018 00:12:13 Anesthesia Services PA,
 c/o M2 Revenue Group, Dept 77313, PO Box 77000, Detroit, MI 48277-0313
 514635364 +E-mail/Text: EBN.Greensburg@Receivemoremrg.com Nov 22 2018 00:13:17 Berks CC, PO Box 329,
 Temple, PA 19560-0329
 514635365 +EDI: CAPITALONE.COM Nov 22 2018 04:55:00 Cap One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 514635366 EDI: CAPITALONE.COM Nov 22 2018 04:55:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 514635367 EDI: CAPITALONE.COM Nov 22 2018 04:55:00 Capital One Bank, PO Box 70884,
 Charlotte, NC 28272-0884
 514635378 EDI: IRS.COM Nov 22 2018 04:55:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 514635381 +E-mail/Text: mmrgbkb@miramedrg.com Nov 22 2018 00:12:13 Miramedrg, 991 Oak Creek Drive,
 Lombard, IL 60148-6408
 514916540 EDI: PRA.COM Nov 22 2018 04:53:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514635386 E-mail/Text: cs.bankruptcy@jmcmbiz.com Nov 22 2018 00:13:05 Supermedia,
 c/o Joseph, Mann & Creed, PO Box 22253, Beachwood, OH 44122-0253

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514635374 ###CRA Collections Inc, PO Box 2103, Mechanicsburg, PA 17055-2103
 514635376 ###Glasgow Surgery Center, 2600 Glasgow Ave Ste 204, Newark, DE 19702-5704

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor William Vanderslice jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Carol Vanderslice jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Debtor William Vanderslice jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Joint Debtor Carol Vanderslice jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Stephanie F. Ritigstein on behalf of Debtor William Vanderslice jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Stephanie F. Ritigstein on behalf of Joint Debtor Carol Vanderslice
jenkins.clayman@verizon.net, connor@jenkinsclayman.com

TOTAL: 13